

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT of MISSOURI

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/9/13. You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. **Creditors—Do not file this notice in connection with any proof of claim you submit to the court.**

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Stephen Joseph Sadler
 aka Joey Sadler
 8104 Hedges
 Raytown, MO 64138

Amy Michele Sadler
 8104 Hedges
 Raytown, MO 64138

Case Number:
 13-41732-drd7

Social Security/Taxpayer ID/Employer ID/Other Nos.:
 xxx-xx-8609
 xxx-xx-6176

Attorney for Debtor(s) (name and address):

Ronald G. Byers
 304 W. Walnut St., Ste. 210
 Independence, MO 64050
 Telephone number: 816-833-3000

Bankruptcy Trustee (name and address):

Jerald S. Enslein
 Gallas & Schultz
 9140 Ward Parkway, Suite 200
 Kansas City, MO 64114
 Telephone number: 816-822-8100

Meeting of Creditors

Date: **June 13, 2013**

Time: **01:15 PM**

Location: **Room 2110B, 400 East 9th Street, Kansas City, MO 64106**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 8/12/13

Deadline to Object to Exemptions:

30 days after the conclusion of the meeting of creditors or within 30 days of any amendment to the list or supplemental schedules, unless as otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Bankruptcy Clerk's Office: www.mow.uscourts.gov

400 E. 9th Street, Room 1510
 Kansas City, MO 64106
 Telephone Number: 816-512-1800
 VCIS Number toll free: 866-222-8029

For the Court:

Court Executive:
 Ann Thompson

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 5/10/13

The trustee may give notice at the meeting of his intent to abandon property unless objections are filed within 14 days. Creditors with a security interest in the property must provide evidence of perfection to the trustee prior to this meeting. Pursuant to 11 USC § 727 (a)(12), creditors and parties in interest seeking to delay or postpone debtor(s)' discharge on grounds that 11 USC § 522 (q)(1) may be applicable to debtor(s) or that a proceeding is pending in which the debtor(s) may be found guilty of a felony as described in 11 USC § 522 (q)(1)(A) or may be liable for a debt as described in 11 USC § 522 (q)(1)(B) must file a motion to delay or postpone such discharge prior to the last day to object to the discharge, as set out above. If hearing location is Kansas City, please call (816) 512-1800 menu item #6 for information regarding handicapped access.

To obtain a claim form go to: http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_Current/B_010.pdf

EXPLANATIONS

FORM B9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of MissouriIn re:
Stephen Joseph Sadler
Amy Michele Sadler
DebtorsCase No. 13-41732-drd
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0866-4

User: kostrowr
Form ID: b9aPage 1 of 3
Total Noticed: 52

Date Rcvd: May 11, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2013.

db/jdb
tr
+Stephen Joseph Sadler, Amy Michele Sadler, 8104 Hedges, Raytown, MO 64138-2262
+Jerald S. Enslein, Gallas & Schultz, 9140 Ward Parkway, Suite 200,
Kansas City, MO 64114-3325
14794283 +ADT Security Services, P O Box 371490, Pittsburgh PA 15250-7490
14794284 +AMEX DSNB, 9111 Duke Blvd., Mason OH 45040-8999
14794286 +Bank of America, P O Box 982235, El Paso TX 79998-2235
14794290 +CHLD/CBNA, P O Box 6497, Sioux Falls SD 57117-6497
14794291 +CHLD/CBNA, Childrens Place/Citicorp Credit Serv., Attn: Centralized Bankruptcy,
PO Box 20363, Kansas City MO 64195-0363
14794297 +Client Services Inc, 3451 Harry Truman Rd, Saint Charles MO 63301-9816
14794305 +Fifth Third Bank, Fifth Third Bank Bankruptcy Dept, Mail Drop #RSCB3E, 1830 East Paris Ave.,
Grand Rapids MI 49546-6253
14794310 +GMAC Mortgage, 3451 Hammond Ave, Waterloo IA 50702-5300
14794312 +James B. Nutter, 4153 Broadway, P O Box 10346, Kansas City MO 64171-0346
14794313 +James B. Nutter & Co., Attn: BKO, P O Box 419404, Kansas City MO 64141-6404
14794315 +KC Neurology, 2 Maryland Farms, Suite 250, Brentwood TN 37027-5007
14794319 +Midfirst Bank, P O Box 76149, Oklahoma City OK 73147-2149
14794320 +Midfirst Bank SSB, Attn: Bankruptcy, P O Box 26645, Oklahoma City OK 73126-0000
14794321 +Midfirst Bank SSB, 501 W. I 44 Service Road, Oklahoma City OK 73118-6112
14794324 +Quik Trip, PO Box 419734, Kansas City MO 64141-6734
14794330 +Wells Fargo Home Projects Visa, WF Financial, P O Box 10475, Des Moines IA 50306-0475

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: ronbyers@homeisp.com May 11 2013 12:42:43 Ronald G. Byers,
304 W. Walnut St., Ste. 210, Independence, MO 64050
smg E-mail/Text: ecfnotices@dor.mo.gov May 11 2013 13:24:53 Missouri Department of Revenue,
General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475
14794285 +EDI: BANKAMER2.COM May 11 2013 17:00:00 BAC/FLEET-BK Card, P O Box 17054,
Wilmington DE 19850-7054
14794287 +EDI: HFC.COM May 11 2013 17:00:00 Best Buy, P O Box 5238, Carol Stream IL 60197-5238
14794288 +EDI: CHASE.COM May 11 2013 17:00:00 Chase, PO Box 15298, Wilmington DE 19850-5298
14794289 +EDI: CHASE.COM May 11 2013 17:00:00 Chase MH BK, Attn: Bankruptcy, P O Box 15145,
Wilmington DE 19850-5145
14794292 +EDI: CITICORP.COM May 11 2013 17:00:00 Citi, Attn Centralized Bankruptcy, PO Box 20507,
Kansas City MO 64195-0507
14794293 +EDI: CITICORP.COM May 11 2013 17:00:00 Citi, PO Box 6241, Sioux Falls SD 57117-6241
14794294 +EDI: CITICORP.COM May 11 2013 17:00:00 CitiBank, P O Box 6497, Sioux Falls SD 57117-6497
14794296 +EDI: CITICORP.COM May 11 2013 17:00:00 CitiBank USA, Citicorp Credit Services,
Attn: Centralized Bankruptcy, P O Box 20507, Kansas City MO 64195-0507
14794295 +EDI: CITICORP.COM May 11 2013 17:00:00 Citibank SD, NA, Attn: Centralized Bankruptcy,
P O Box 20363, Kansas City MO 64195-0363
14794299 +EDI: WFNNB.COM May 11 2013 17:00:00 Comenity Bank/Lnbryant, P O Box 182789,
Columbus OH 43218-2789
14794298 +EDI: WFNNB.COM May 11 2013 17:00:00 Comenity Bank/Lnbryant, Lane Bryant/WFNNB,
P O Box 182685, Columbus OH 43218-2685
14794301 +EDI: DISCOVER.COM May 11 2013 17:00:00 Discover Financial, PO Box 15316,
Wilmington DE 19850-0000
14794303 +EDI: TSYS2.COM May 11 2013 17:00:00 DSNB Macy's, 9111 Duke Blvd, Mason OH 45040-8999
14794300 +EDI: DISCOVER.COM May 11 2013 17:00:00 Discover Card, P O Box 30421,
Salt Lake City UT 84130-0421
14794302 E-mail/Text: dplbk@discover.com Dec 31 1969 17:00:00 Discover Personal Loans, PO Box 30954,
Salt Lake City UT 84130-0954
14794304 +EDI: WFNNB.COM May 11 2013 17:00:00 Fashion Bug, P O Box 182782, Columbus OH 43218-2782
14794306 +EDI: RMSC.COM May 11 2013 17:00:00 GEGRB/Dicks, P O Box 965005, Orlando FL 32896-5005
14794307 +EDI: RMSC.COM May 11 2013 17:00:00 GEGRB/Dillards, Attn: Bankruptcy, P O Box 103104,
Roswell GA 30076-9104
14794308 +EDI: RMSC.COM May 11 2013 17:00:00 GEGRB/Dillards, P O Box 965024, Orlando FL 32896-5024
14794309 +EDI: RMSC.COM May 11 2013 17:00:00 GEGRB/Old Navy, Attn: GEMB, P O Box 103104,
Roswell GA 30076-9104
14794311 +EDI: HFC.COM May 11 2013 17:00:00 HSBC/RHODE, P O Box 15524, Wilmington DE 19850-0000
14794314 +EDI: RMSC.COM May 11 2013 17:00:00 JC Penny/GE Capital Retail Bank, PO Box 103104,
Roswell GA 30076-9104
14794316 +EDI: CBSKOHLS.COM May 11 2013 17:00:00 Kohls/Capone, N56 W 17000 Ridgewood Dr.,
Menomonee Falls WI 53051-7096
14794317 +EDI: CBSKOHLS.COM May 11 2013 17:00:00 Kohls/Chase, N 56 W 17000 Ridgewood Dr,
Menomonee Falls WI 53051-7096
14794318 +EDI: RMSC.COM May 11 2013 17:00:00 Lowes/GE Capital Retail Bank, P O Box 965003,
Orlando FL 32896-5003
14794322 E-mail/Text: demand@nfm.com Dec 31 1969 17:00:00 Nebraska Furniture Mart,
Attn Linda Swanson, 700 S 72nd St, Omaha NE 68114-0000
14794323 +E-mail/Text: demand@nfm.com Dec 31 1969 17:00:00 Nebraska Furniture Mart, Attn: Collections,
P O Box 2335, Omaha NE 68103-2335
14794325 +EDI: SEARS.COM May 11 2013 17:00:00 Sears/CBNA, P O Box 6282, Sioux Falls SD 57117-6282

District/off: 0866-4

User: kostrowr
Form ID: b9a

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Total Noticed: 52

Date Rcvd: May 11, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14794326	+EDI: WTRRN BANK.COM May 11 2013 17:00:00	Target,	C/O Financial & Retail Services,
		Mailstop BT,	P O Box 9475, Minneapolis MN 55440-9475
14794327	+EDI: WTRRN BANK.COM May 11 2013 17:00:00	Target NB,	PO Box 673, Minneapolis MN 55440-0673
14794329	+EDI: WFFC.COM May 11 2013 17:00:00	Wells Fargo,	3rd Floor, 1 Home Campus,
		Des Moines IA 50328-0001	
14794328	+EDI: WFFC.COM May 11 2013 17:00:00	Wells Fargo,	WFFinancial, Attn: Bankruptcy,
		P O Box 29704,	Phoenix AZ 85038-9704

TOTAL: 34

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

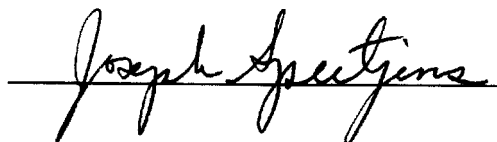
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2013

Signature:



District/off: 0866-4

User: kostrowr
Form ID: b9a

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Total Noticed: 52

Date Rcvd: May 11, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2013 at the address(es) listed below:

Jerald S. Enslein jsenslein@gallas-schultz.com, MO40@ecfcbis.com;bonnie@gallas-schultz.com
Ronald G. Byers on behalf of Debtor Stephen Joseph Sadler ronbyers@homeisp.com,
sbyers@homeisp.com;jswaney@homeisp.com
Ronald G. Byers on behalf of Joint Debtor Amy Michele Sadler ronbyers@homeisp.com,
sbyers@homeisp.com;jswaney@homeisp.com

TOTAL: 3